

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ See company's notes, pp 112-130

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$350 maximum per [day, week or month] offered in increments of \$1.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 112-130 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 112-130

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☐ See company's notes, pp 112-130

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 112-130

Waiver of Premium

Premiums waived upon satisfaction of the elimination period. Payments resume at end of each benefit period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$351	\$1,159	\$302	\$1,012		Not Available	Not Available
55	\$513	\$1,450	\$439	\$1,263		Not Available	Not Available
60	\$799	\$1,936	\$684	\$1,678		Not Available	Not Available
65	\$1,288	\$2,656	\$1,095	\$2,288		Not Available	Not Available
70	\$2,027	\$3,460	\$1,714	\$2,957		Not Available	Not Available
75	\$3,196	\$4,597	\$2,674	\$3,890		Not Available	Not Available
80	\$5,196	\$6,479	\$4,271	\$5,386		Not Available	Not Available

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 112-130

Elimination Periods

- ☐ 0 days ☒ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 112-130 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 112-130

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☒ See company's notes, pp 112-130

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 112-130

Waiver of Premium

We will waive premiums starting with the first premium due after the Waiting Period. We will continue to waive premiums until the first of the month following the end of the Plan of Care.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$308	\$1,404	\$290	\$1,325		\$488	\$2,446
55	\$416	\$1,596	\$392	\$1,506		\$661	\$2,757
60	\$591	\$1,945	\$558	\$1,835		\$901	\$3,196
65	\$848	\$2,356	\$800	\$2,223		\$1,245	\$3,755
70	\$1,375	\$3,069	\$1,297	\$2,895		\$2,126	\$5,199
75	\$2,145	\$3,967	\$2,024	\$3,742		\$3,478	\$7,001
80	\$3,089	\$4,800	\$2,914	\$4,529		\$5,052	\$8,416

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☐ Lifetime
☐ See company's notes, pp 112-130

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$100 minimum to \$300 maximum per [day, week or month] offered in increments of \$50.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 112-130 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☐ 5% Simple ☐ See company's notes, pp 112-130

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 112-130

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 112-130

Waiver of Premium

While receiving benefits and after the satisfaction of the elimination period.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$366	\$947	\$305	\$764		Not Available	Not Available	
55	\$468	\$1,116	\$390	\$872		Not Available	Not Available	
60	\$602	\$1,465	\$498	\$1,135		Not Available	Not Available	
65	\$939	\$1,817	\$769	\$1,420		Not Available	Not Available	
70	\$1,610	\$2,878	\$1,320	\$2,266		Not Available	Not Available	
75	\$3,025	\$4,572	\$2,459	\$3,628		Not Available	Not Available	
80	\$5,683	\$7,429	\$4,546	\$5,943		Not Available	Not Available	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☒ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 112-130

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$ maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 112-130 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 112-130

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 112-130

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 112-130

Waiver of Premium

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$243	\$711	\$221	\$648		\$402	\$1,132	
55	\$360	\$900	\$328	\$820		\$582	\$1,435	
60	\$540	\$1,179	\$492	\$1,074		\$861	\$1,853	
65	\$828	\$1,566	\$754	\$1,427		\$1,296	\$2,435	
70	\$1,251	\$2,079	\$1,140	\$1,894		\$1,943	\$3,214	
75	\$1,881	\$2,754	\$1,714	\$2,509		\$2,911	\$4,231	
80	\$2,862	\$3,726	\$2,608	\$3,395		\$4,428	\$5,724	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 112-130

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$75 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 112-130 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 112-130

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☒ See company's notes, pp 112-130

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ See company's notes, pp 112-130

Waiver of Premium

Premium payments are waived the first of the month coincident with or following the date the waiting period is fulfilled and the insured is chronically ill. Premium payments would resume on the first of the month after the insured is no longer eligible for benefits.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$448	\$1,116	\$436	\$1,082		\$678	\$1,726
55	\$665	\$1,463	\$648	\$1,419		\$980	\$2,189
60	\$992	\$1,928	\$966	\$1,869		\$1,416	\$2,785
65	\$1,522	\$2,599	\$1,483	\$2,520		\$2,097	\$3,620
70	\$2,335	\$3,557	\$2,274	\$3,448		\$3,214	\$4,956
75	\$3,609	\$4,959	\$3,513	\$4,804		\$4,931	\$6,878
80	\$5,689	\$7,129	\$5,533	\$6,898		\$7,693	\$9,810

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☐ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☒ 6 Yrs. ☒ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 112-130

Elimination Periods

- ☐ 0 days ☐ 60 days **TYPE**
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$75 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☒ See notes, pp 112-130 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☐ 5% Simple ☒ See company's notes, pp 112-130

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ 60% ☒ 50%
☒ See company's notes, pp 112-130

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☒ 90% ☒ 80% ☒ 75%
☒ 70% ☒ See company's notes, pp 112-130

Waiver of Premium

Premium payments are waived the first of the month coincident with or following the date the waiting period is fulfilled and the insured is chronically ill. Premium payments would resume on the first of the month after the insured is no longer eligible for benefits.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$436	\$1,082	\$389	\$975		\$606	\$1,558	
55	\$648	\$1,419	\$578	\$1,278		\$875	\$1,975	
60	\$966	\$1,869	\$863	\$1,683		\$1,264	\$2,512	
65	\$1,483	\$2,520	\$1,323	\$2,268		\$1,871	\$3,262	
70	\$2,274	\$3,448	\$2,028	\$3,098		\$2,864	\$4,459	
75	\$3,513	\$4,804	\$3,127	\$4,308		\$4,388	\$6,175	
80	\$5,533	\$6,898	\$4,906	\$6,159		\$6,821	\$8,769	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☒ See company's notes, pp 112-130

Elimination Periods

- ☒ 0 days ☒ 60 days
☐ 20 days ☒ 90 days ☒ Calendar Day
☒ 30 days ☐ 100 days ☐ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☒ per month
☐ See notes, pp 112-130 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☒ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 112-130

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 112-130

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 112-130

Waiver of Premium

Premiums are waived beginning the first day of the month after benefits are paid.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$246	\$794	\$218	\$702		\$350	\$1,125	
55	\$360	\$1,039	\$319	\$919		\$511	\$1,473	
60	\$527	\$1,360	\$466	\$1,203		\$747	\$1,928	
65	\$794	\$1,626	\$702	\$1,439		\$1,125	\$2,306	
70	\$1,193	\$2,161	\$1,056	\$1,912		\$1,692	\$3,064	
75	\$2,007	\$3,185	\$1,776	\$2,819		\$2,846	\$4,517	
80	\$3,408	\$4,859	\$3,016	\$4,300		\$4,833	\$6,890	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☐ 4 Yrs.
☐ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 112-130

Elimination Periods

- ☐ 0 days ☒ 60 days ☐ TYPE
☐ 20 days ☒ 90 days ☐ Calendar Day
☒ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$1500 minimum to \$6000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month
☐ See notes, pp 112-130 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☐ See company's notes, pp 112-130

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☒ 75%
☐ 70% ☐ 60% ☒ 50%
☐ See company's notes, pp 112-130

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 112-130

Waiver of Premium

After satisfaction of the Elimination Period and receiving benefits, premium will be waived.

**Annual premium amount for Comprehensive Long-Term Care Policy
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$263	\$626	\$230	\$558		\$439	\$1,022
55	\$335	\$724	\$299	\$644		\$544	\$1,148
60	\$446	\$875	\$396	\$774		\$716	\$1,364
65	\$688	\$1,228	\$608	\$1,087		\$1,069	\$1,868
70	\$1,112	\$1,786	\$986	\$1,584		\$1,721	\$2,707
75	\$1,987	\$2,909	\$1,760	\$2,578		\$2,999	\$4,324
80	\$3,110	\$4,216	\$2,758	\$3,737		\$4,648	\$6,224

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is a Group type policy and is classified as Non-Tax Qualified.

Maximum Policy Benefit Amounts

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.
☒ 5 Yrs. ☐ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime
☐ See company's notes, pp 112-130

Elimination Periods

- ☒ 0 days ☒ 60 days **TYPE**
☒ 20 days ☒ 90 days ☐ Calendar Day
☐ 30 days ☐ 100 days ☒ Service Day

Nursing Home Daily Benefit Amounts

\$50 minimum to \$ maximum per [day, week or month] offered in increments of \$10.

- ☒ per day ☐ per week ☐ per month
☐ See notes, pp 112-130 ☐ Not Available

Inflation Protection

- ☒ 5% Compound ☐ Guaranteed Purchase Option
☒ 5% Simple ☒ See company's notes, pp 112-130

Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ 60% ☐ 50%
☐ See company's notes, pp 112-130

Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%
☐ 70% ☐ See company's notes, pp 112-130

Waiver of Premium

Premiums will be waived on a monthly basis starting: on the 1st day the Company will pay for benefits in a nursing facility, assisted living facility or hospice program; or on the 91st day the company will pay for benefits for home health care or adult day care.

Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$297	\$855	\$271	\$779		\$476	\$1,353	
55	\$432	\$1,089	\$394	\$992		\$689	\$1,706	
60	\$639	\$1,413	\$582	\$1,287		\$1,017	\$2,189	
65	\$963	\$2,232	\$877	\$1,673		\$1,501	\$2,829	
70	\$1,431	\$2,394	\$1,304	\$2,181		\$2,206	\$3,674	
75	\$2,106	\$3,105	\$1,919	\$2,829		\$3,223	\$4,731	
80	\$3,114	\$4,077	\$2,837	\$3,715		\$4,797	\$6,224	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[* Carrier does not offer a 30-day elimination period.]